



9-4-07

PATENT  
020530

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Applicant:** Broadbent, et al. )  
)  
**Patent No.:** 6,904,412 )  
)  
**Serial No.:** 09/645,217 )  
)  
**Issue Date:** June 7, 2005 ) **Examiner:** Cheung  
**Art Unit:** 3621  
**Atty. Docket No.** 020530

**Title :** METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE

REQUEST FOR CERTIFICATE OF CORRECTION  
UNDER 37 C.F.R. §1.323 and §1.322

Attention: Certificate of Corrections Branch  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

**Certificate**

SEP 06 2007

**of Correction**

Dear Sir:

That errors noted on the attachment hereto occurred as a result of the mistake of the Patent and Trademark Office will be clearly disclosed by the records of the Office. Other errors noted on the attachment hereto occurred through the fault of applicant, such correction of which does not require addition of new matter to the subject patent, require reexamination or materially affect the scope or meaning of the subject patent. Further, the errors occurred in good faith. It is, therefore, requested that a Certificate of Correction, containing the corrections noted be issued under 37 C.F.R. 1.323 and 1.322.

09/05/2007 ATRINH 00000039 6904412

01 FC:1811

100.00 OP

Express Mail" mailing label number EB616633333US

Date of Deposit August 31, 2007

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Certificate of Corrections Branch, Commissioner for Patents, P.O. Box: 1450, Alexandria, VA 22313-1450

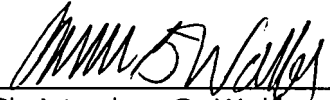
Patricia A. Mack

SEP 6 2007

Applicants enclose herewith a check in the amount of \$100.00. The PTO is hereby authorized to charge our Deposit Account 11-1110 for any fee deficiencies associated herewith.

Respectfully submitted,

Date: 8/3/07

  
\_\_\_\_\_  
Christopher G. Wolfe  
Reg. No. 56,264

KIRKPATRICK & LOCKHART PRESTON GATES ELLIS LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222  
Ph. (412) 355-6798  
Fax (412) 355-6501  
christopher.wolfe@klgates.com  
Customer No. 26285

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 1 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 3, line 66, delete "Real" and replace therewith -real-.

Column 9, line 36, delete "typicallying" and replace therewith -typically-.

Column 10, line 49, delete "though" and replace therewith -through-.

Column 10, line 64, delete "c." and replace therewith -(3) -.

Column 11, line 19, delete "d." and replace therewith -(4) -.

Column 11, line 29, delete "e." and replace therewith -(5) -.

Column 11, line 51, delete "f." and replace therewith -(6) -.

Column 12, line 1, delete "g." and replace therewith -(7) -.

Column 12, line 24, delete "i." and replace therewith -(8) -.

Column 12, line 32, delete "and" and replace therewith -and/or-.

Column 12, line 59, delete "basic" and replace therewith -basics-.

Column 14, line 29, delete "an Real" and replace therewith -a Real-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 2 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 14, line 66, delete "it's" and replace therewith -its-.

Column 15, line 22, delete "it's" and replace therewith -its-.

Column 15, line 43, delete "oriented" and replace therewith -Oriented-.

Column 16, line 37, delete "and or" and replace therewith -and/or-.

Column 17, line 18, delete "478" and replace therewith -478-.

Column 18, line 46, delete "banking" and replace therewith -Banking-.

Column 18, line 58, delete "A loan" and replace therewith -a loan-.

Column 19, line 10, delete "loan" and replace therewith -'Loan-.

Column 19, line 10, delete "with to the loan" and replace therewith -with the loan-.

Column 19, line 14, delete "of - recognizing" and replace therewith -of recognizing-.

Column 21, line 53, delete "are in" and replace therewith -are-.

Column 29, line 37, delete "'if" and replace therewith -'if-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

SEP 6 2007

Pittsburgh, PA 15222

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 3 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 31, line 23, delete "discription" and replace therewith -description-.

Column 31, line 42, delete "Residentional" and replace therewith -Residential-.

Column 31, line 59, delete "sing" and replace therewith -sign-.

Column 33, line 20, delete "Recieve" and replace therewith -Receive-.

Column 33, line 59, delete "Costruction" and replace therewith -Construction-.

Column 33, line 71, delete "ABS\_Loan" and replace therewith -ABC\_Loan-.

Column 35, line 56, delete "used ID" and replace therewith -user ID-.

Column 35, line 58, delete "type ID1" and replace therewith -Type ID1-.

Column 35, line 60, delete "user id" and replace therewith -user ID-.

Column 36, line 46, delete "this Loan" and replace therewith -this 'Loan-.

Column 37, line 3, delete "Microsoft. Inc." and replace therewith -Microsoft, Inc.-.

Column 37, line 24, delete "Date" and replace therewith -Data-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 4 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 37, line 39, delete "BaloonMortgages" and replace therewith -BalloonMortgages-.

Column 37, line 56, insert -The methods of Qualification are listed below by Mode:-.

Column 38, line 13, delete "Date" and replace therewith -Data-.

Column 38, line 27, delete "OverrideRations" and replace therewith -OverrideRatios-.

Column 38, line 48, delete "Date" and replace therewith -Data-.

Column 39, line 14, delete "Date" and replace therewith -Data-.

Column 39, line 22, delete "Date" and replace therewith -Data-.

Column 39, line 33, delete "Date" and replace therewith -Data-.

Column 39, line 44, delete "Date" and replace therewith -Data-.

Column 40, line 27, delete "Date" and replace therewith -Data-.

Column 40, line 36, delete "Date" and replace therewith -Data-.

Column 40, line 47, delete "Date" and replace therewith -Data-.

Column 40, line 62, delete "as" and replace therewith -an-.

Column 40, line 63, delete "Date" and replace therewith -Data-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

SEP 6 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 5 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 41, line 8, delete "Date" and replace therewith -Data-.

Column 41, line 19, delete "Date" and replace therewith -Data-.

Column 41, line 36, delete "integer" and replace therewith -Integer-.

Column 41, line 41, delete "Date" and replace therewith -Data-.

Column 42 line 1, delete "Date" and replace therewith -Data-.

Column 42, line 35, insert -GHR TERM DATA TYPE-.

Column 44, line 3, delete "applicants" and replace therewith -applicants'-.

Column 44, line 50, delete "messages" and replace therewith -messages.-.

Column 46, line 23-24, delete "Gateway" " and replace therewith -Gateway'-.

Column 47, line 41, delete "used ID" and replace therewith -user ID-.

Column 47, line 56, delete "Gateway" and replace therewith -Gateway'-.

Column 49, line 7, delete "Loan" and replace therewith -Loan'-.

Column 49, line 46, delete "applicants" and replace therewith -applicants'-.

Column 50, line 22, delete "a loan" and replace therewith -a trackable loan-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 1 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 3, line 66, delete "Real" and replace therewith --real--.

Column 9, line 36, delete "typicallying" and replace therewith --typically--.

Column 10, line 49, delete "though" and replace therewith --through--.

Column 10, line 64, delete "c." and replace therewith --(3) --.

Column 11, line 19, delete "d." and replace therewith --(4) --.

Column 11, line 29, delete "e." and replace therewith --(5) --.

Column 11, line 51, delete "f." and replace therewith --(6) --.

Column 12, line 1, delete "g." and replace therewith --(7) --.

Column 12, line 24, delete "i." and replace therewith --(8) --.

Column 12, line 32, delete "and" and replace therewith --and/or--.

Column 12, line 59, delete "basic" and replace therewith --basics--.

Column 14, line 29, delete "an Real" and replace therewith --a Real--.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

Page 2 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 14, line 66, delete "it's" and replace therewith -its-.

Column 15, line 22, delete "it's" and replace therewith -its-.

Column 15, line 43, delete "oriented" and replace therewith -Oriented-.

Column 16, line 37, delete "and or" and replace therewith -and/or-.

Column 17, line 18, delete "478" and replace therewith -478-.

Column 18, line 46, delete "banking" and replace therewith -Banking-.

Column 18, line 58, delete "A loan" and replace therewith -a loan-.

Column 19, line 10, delete "loan" and replace therewith -'Loan-.

Column 19, line 10, delete "with to the loan" and replace therewith -with the loan-.

Column 19, line 14, delete "of - recognizing" and replace therewith -of recognizing-.

Column 21, line 53, delete "are in" and replace therewith -are-.

Column 29, line 37, delete "if" and replace therewith -'if-.

### MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 3 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 31, line 23, delete "discription" and replace therewith -description-.

Column 31, line 42, delete "Residentional" and replace therewith -Residential-.

Column 31, line 59, delete "sing" and replace therewith -sign-.

Column 33, line 20, delete "Recieve" and replace therewith -Receive-.

Column 33, line 59, delete "Costruction" and replace therewith -Construction-.

Column 33, line 71, delete "ABS\_Loan" and replace therewith -ABC\_Loan-.

Column 35, line 56, delete "used ID" and replace therewith -user ID-.

Column 35, line 58, delete "type ID1" and replace therewith -Type ID1-.

Column 35, line 60, delete "user id" and replace therewith -user ID-.

Column 36, line 46, delete "this Loan" and replace therewith -this 'Loan-.

Column 37, line 3, delete "Microsoft. Inc." and replace therewith -Microsoft, Inc.-.

Column 37, line 24, delete "Date" and replace therewith -Data-.

MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

3 2007

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

Page 4 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 37, line 39, delete "BaloonMortgages" and replace therewith -BalloonMortgages-.

Column 37, line 56, insert -The methods of Qualification are listed below by Mode:-.

Column 38, line 13, delete "Date" and replace therewith -Data-.

Column 38, line 27, delete "OverrideRations" and replace therewith -OverrideRatios-.

Column 38, line 48, delete "Date" and replace therewith -Data-.

Column 39, line 14, delete "Date" and replace therewith -Data-.

Column 39, line 22, delete "Date" and replace therewith -Data-.

Column 39, line 33, delete "Date" and replace therewith -Data-.

Column 39, line 44, delete "Date" and replace therewith -Data-.

Column 40, line 27, delete "Date" and replace therewith -Data-.

Column 40, line 36, delete "Date" and replace therewith -Data-.

Column 40, line 47, delete "Date" and replace therewith -Data-.

Column 40, line 62, delete "as" and replace therewith -an-.

Column 40, line 63, delete "Date" and replace therewith -Data-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007

## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

Page 5 of 5

PATENT NO: 6,904,412  
APPLICATION NO.: 09/645,217  
ISSUE DATE: June 7, 2005  
INVENTOR(S): Broadbent, *et al.*

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 41, line 8, delete "Date" and replace therewith -Data-.

Column 41, line 19, delete "Date" and replace therewith -Data-.

Column 41, line 36, delete "integer" and replace therewith -Integer-.

Column 41, line 41, delete "Date" and replace therewith -Data-.

Column 42 line 1, delete "Date" and replace therewith -Data-.

Column 42, line 35, insert -GHR TERM DATA TYPE-.

Column 44, line 3, delete "applicants" and replace therewith -applicants'-.

Column 44, line 50, delete "messages" and replace therewith -messages.--.

Column 46, line 23-24, delete "Gateway" " and replace therewith -Gateway'-.

Column 47, line 41, delete "used ID" and replace therewith -user ID-.

Column 47, line 56, delete "Gateway" and replace therewith -Gateway'-.

Column 49, line 7, delete "Loan" and replace therewith -Loan'-.

Column 49, line 46, delete "applicants" and replace therewith -applicants'-.

Column 50, line 22, delete "a loan" and replace therewith -a trackable loan-.

## MAILING ADDRESS OF SENDER:

Christopher G. Wolfe, Esq.  
Kirkpatrick & Lockhart Preston Gates Ellis LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 10 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, US Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

SEP 6 2007